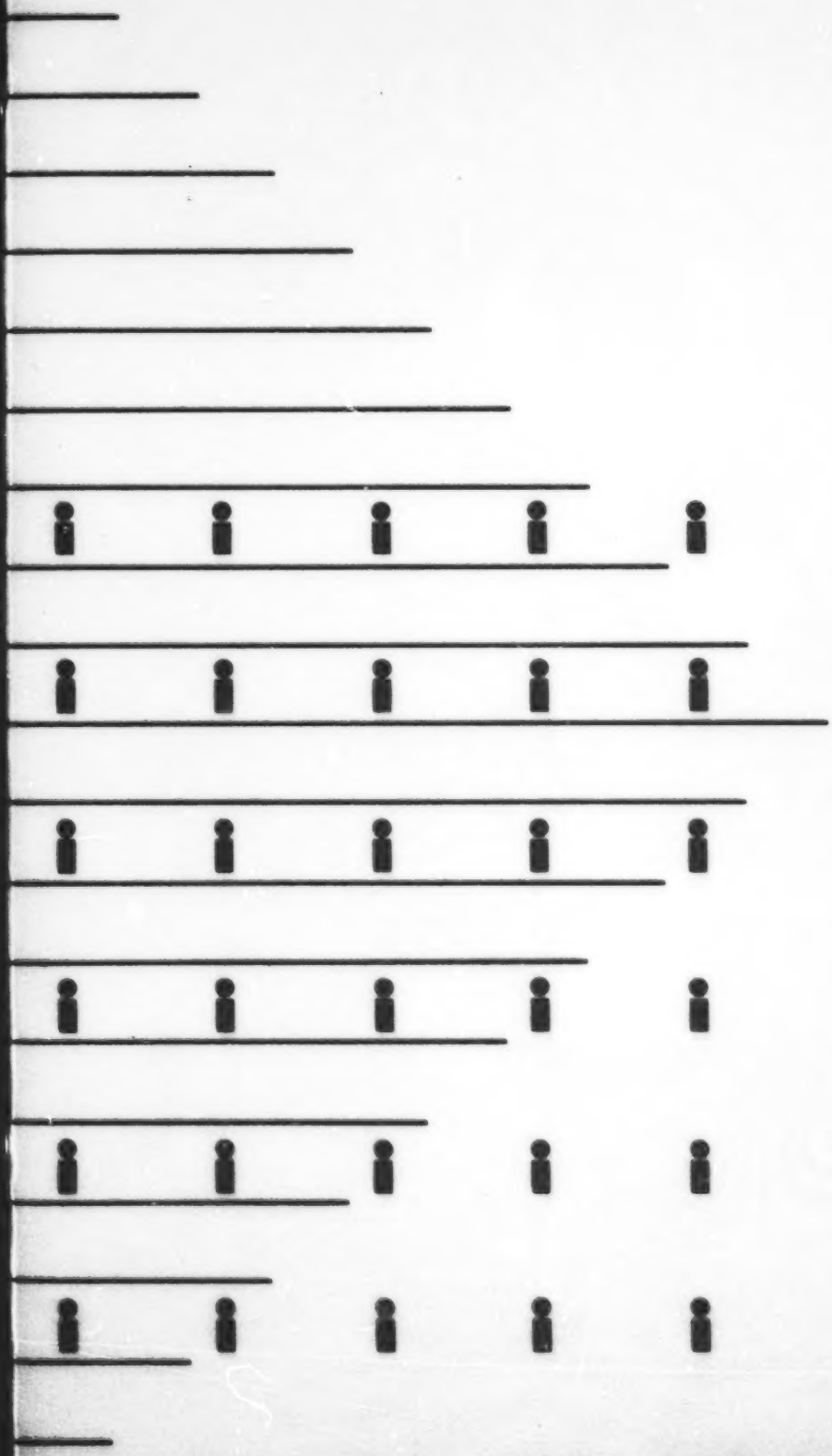
ANNUAL REPORT 1984



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The Workers Compensation Board of Manitoba

The Workers Compensation Board of Manitoba

Board of Commissioners

333 Maryland Street • Winnipeg R3G 1M2 • Telephone 786-5471; rural Manitoba call Toll Free 1-800-362-3340

March 28, 1985

Honourable Gerard Lecuyer
Minister Responsible for
The Workers Compensation Board
156 Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Mr. Minister:

We are pleased to present the Annual Report of the Workers Compensation Board for the 12-month period from January 1, 1984 to December 31, 1984, in accordance with Section 57 of The Workers Compensation Act. This Report includes a statement of the accounts required to be kept under Section 72 of the Act.

Respectfully submitted,

Asuncion Arrojado
Chairperson

T. Donald Bulloch
Commissioner

Allan A. Fleury
Commissioner

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Introduction

The Workers Compensation Board has been responsible for the administration of the Workers Compensation Act since the early 1900's. The Act provides compensation benefits to workers who are injured or contract industrial disease as a result of or in the course of their employment.

As well, in 1971 the Workers Compensation Board was designated to act on behalf of the Attorney General's Department in administering the Criminal Injuries Compensation Act.

The ongoing responsibility for adjudicating and ensuring legislated benefits for workplace accidents or job-related industrial diseases is becoming more and more challenging because of the complexities of the modern workplace and the social changes and expectations of today's society. Maintaining an adequate financial position to meet these needs demands special attention and expertise.

This annual report provides pertinent information regarding the administration of the Workers Compensation Act through departmental, financial, and statistical explanations. Financial statements, the auditors' report, and statistical tables and graphs provide supporting documentation about Board operations for 1984.

Workers Compensation Board of Commissioners

Philosophy — Statement of Intent — Aims and Goals

The Workers Compensation Board of Commissioners is committed to the principle that the injured worker has, by virtue of The Workers Compensation Act, the right to the provision of support services through the Workers Compensation Board with the use of the funds the employer has provided.

The Board of Commissioners believes that the delivery of these services should be in a manner that is accountable to the injured worker, the employer and the community as a whole.

A. The Injured Worker

As a person, the injured worker has a right to be treated as an individual distinct from any other. The Board of Commissioners is cognizant of the injured worker's immediate need related to compensation and, therefore, believes that the claims and appeal process should be done expeditiously in a clear and concise manner. The Board of Commissioners believes that the injured worker is entitled to competent and efficient service that could be provided by qualified staff through an improved system of delivery. The injured worker should have the assurance of a valid and professional assessment and support in the medical and vocational rehabilitation area to ensure that the injured worker has the essential elements necessary for a positive start toward being a viable member of the work-force and the community.

B. The Employer

As the provider of the funds, the employer is entitled to responsible financial management of the said funds by the Workers Compensation Board. The Board of Commissioners also believes that equitable methods of assessment should be followed and further believes that a sound balance should exist between the assessment rates and the projected need which can be achieved through an operational budget.

C. The Community As A Whole

The Board of Commissioners fully appreciates the magnitude of expectations of the community from the Workers Compensation Board and will endeavor to accomplish the tasks in an equitable manner.

The Year In Review

- Certain departments were relocated within the existing Board's offices in conjunction with the implementation of the new on-line computer system. This has also allowed for improved communication and consultation between departmental staff members.
- The on-line computer system provides faster and more efficient service to injured workers and employers. A more sophisticated system of reporting financial information and statistics has been achieved.
- Steps taken to improve clients' servicing included:
  - the addition of seven telephone lines and 58 locals to aid accessibility to the Workers Compensation Board. As well, a direct-in-dial access code was established and allows for direct line contact with Board employees.
  - the redesign of benefit cheques to allow for a cheque stub outlining payment information. On average, cheques are now received on time, as scheduled, by the majority of claimants.
  - the implementation of a file tracking system to monitor file movement between departments and to assist in search and retrieval techniques. Files are now located within minutes of the request as compared to hours or days later which occurred previously.
- External communications:
  - Meetings with major industry and labour groups to discuss items of mutual concern were continued in 1984 and will be carried into 1985.
  - A series of meetings between medical practitioners and the Workers Compensation Board was established and will be continued in 1985.
  - Participation in conferences, business shows, and public speaking engagements continued in 1984.
- Specialists in orthopaedics and internal medicine, and a practitioner experienced in biological research, were added to the Medical Services Department staff in 1984. A Nursing Administrative Officer was hired to assist in monitoring the medical management of claimants and to assist Medical Officers in day-to-day file review.
- Studies related to internal policies and procedures are ongoing. The Board's review and development of several policies has provided a clearer direction for adjudication. Procedure manuals were developed for Medical Aid and for the Vocational Rehabilitation Services Department. These will be available for public distribution on a subscription basis in 1985. Formalization of other Departmental Procedure Manuals will continue in 1985.

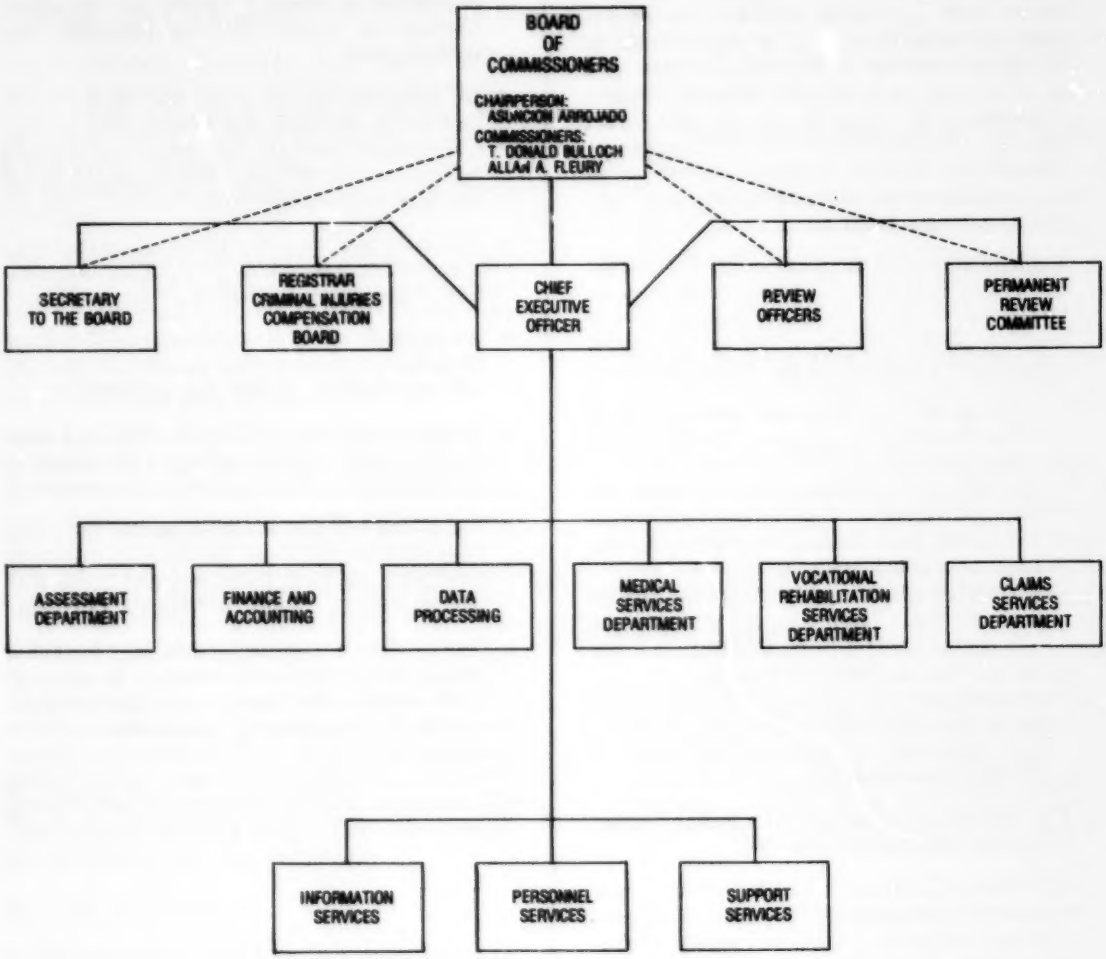
- Further review of the criteria for acceptability of cardiac claims took place and completion is expected in 1985.
- Committee work on the Wage Loss and Augmentation policy was completed during 1984. This is particular to Sections 36(2) and 32(1.1) of the Workers Compensation Act.
- The review of the "Merit Rebate" and "Special Additional Assessment" programs was completed with the recommendation that an experience rating system not be implemented in Manitoba, and that the very limited plan now in effect with some industry groups be closely evaluated with regard to current and future viability. An extensive review of the employer classification system must be completed prior to considering the implementation of an experience rating program.
- Implementation of the Section 100 Rehabilitation Advisory Committee recommendations, as considered by the Government position, lead to ongoing review and expansion of vocational rehabilitation services in the following areas:
  - defining the eligibility and services aspect of the rehabilitation program through a Procedure Manual.
  - exparding the development of a job bank and re-employment services through additional Re-employment Officers and the establishment of a Job Finding Club.
  - developing an effective system of file referral between the Claims Department and the Vocational Rehabilitation Department to ensure a continuation of services.
  - obtaining the services of additional Vocational Rehabilitation Counsellors as the initial approach to reducing the ratio of caseload to counsellor.

  The evaluation of the Board's Rehabilitation Programs will continue in 1985.
- A review of the Board's operations with regard to the effectiveness of time loss monitoring procedures commenced. This included consultation with the Manitoba Medical Association to discuss and evaluate the existing forms for medical reporting on compensation claims.

Looking to 1985

- In 1984 approval in principle was given to the development of a Back Education Program for the Workers Compensation Board. Some preliminary testing of this program will take place in 1985.
- A statistical reporting system for the Vocational Rehabilitation Services Department will be completed to allow for assessing the effectiveness of various activity programs and related costs.
- In response to the expanded demand for monitoring the multi-disciplinary care provided to injured workers, two additional Nursing Administrative Officers will be added to the Medical Department staff.
- The part-time services of an otolaryngology specialist will be added in 1985 for consultation regarding ear, nose, and throat claims.
- As a result of new computer applications, statistics on accidents by specific occupations will be available by the end of 1985.
- Statistical reporting will be classified by a standard industry code according to the nature of the industry in which employers are involved.
- The Board will discuss the expanded provision of applicable statistical information regarding workplace accident frequency and cause with the Workplace, Safety and Health Division.
- The review of monitoring time loss related to compensable events will continue. In addition, the feasibility of utilizing the on-line computer system for monitoring procedures will be explored.

The Workers Compensation Board of Manitoba



December, 1984

Departmental Information

Administration Department

The Board's Administration Department is responsible for financial administration, information services, personnel management and operational support services functions.

Assessment Department

Implementation of Section 66(1) of the Workers Compensation Act is the main responsibility of the Assessment Department. This involves the assessment and collection of annual assessments from industries listed in Section 60 and Schedule I (Section 60) of The Workers Compensation Act.

In addition, the Assessment Department approves coverage for industries electing compensation coverage on a voluntary basis provided the industries meet the criteria for acceptance. During 1984, 1,552 special applications were approved, and these are listed in Table XI in the Statistical Section of this report.

The expanded audit program conducted by the Assessment Department has shown positive results. In addition to auditing employer payroll records, the audit program provides the opportunity to share information about the Board's operations with employers. In turn the auditors gather information necessary to continue the study of the employer classification system.

The review and report of the "Merit Rebate" and "Special Additional Assessment" programs was completed with the recommendation that an experience rating system not be implemented in Manitoba, and that the very limited plan now in effect with some industry groups be closely evaluated with regard to current and future viability. The information from this report will be provided to industry groups for comment. An extensive review of the employer classification system must be completed prior to considering the implementation of an experience rating program, and further studies on these programs will be carried into 1985.

Claims Services Department

This Department processes compensation claims for industrial diseases and personal injury arising out of and during the course of employment. Medical aid, permanent disability and fatalities are also considered.

If a worker suffers time loss from work as a result of a job-related accident/disease, income replacement benefits may be provided for temporary or permanent disability. The Board will pay medical aid costs including necessary treatments, hospitalization, prescibed medication, appliances (such as hearing aids) or prosthetic devices if required.

Claims:

The Claims Services Department processed 47,052 claim files in 1984 as indicated below:

Claim files still in process as of December 31, 1983	6,313		
Accidents reported during 1984 (Table I)	48,685		
Prior year claims previously settled and reopened in 1984	1,483		
			56,481
Claim files processed during year -			
Settled in 1984 (Table II)			
Medical Aid Only (and no cost claims)	23,162		
Time Loss Claims	21,236		
		44,398	
Claims initially rejected*	309		
Claims referred**	1,896		
		2,205	
Total claims settled in 1984		46,603	
Prior year settled claims rejected or referred in 1984		449	
Total claims processed in 1984			47,052
Claim files still in process as of December 31, 1984 (carried over to 1985)			9,429

* Number of claims rejected for which the individual worker filed an application for benefits. These rejections are based on adjudicative decisions - ex. not arising out of and in the course of employment; no accident established.

** Number of medical service accounts refused for which an individual or organization other than the injured worker applied for payment of services. This refusal would result if, for example, the account was not related to a compensation claim, if there was no worker coverage, or if the claim was payable in another jurisdiction.

Presentation of the claims statistical information is different from prior years as the data available through the on-line computer system allows for more extensive reporting.

Accidents:

Accidents reported in 1984 increased over those in 1983 by approximately ten percent. Table I entitled "Accidents Reported in 1984 By Class" provides comparative figures for reported accidents by employers in their respective classes.

Pension Benefits:

The total number of permanently disabled workers (totally or partially disabled), and dependents of fatally injured workers in receipt of pensions as of December 31 were:

	1984	1983
Permanently Disabled	4,460	4,181
Widows	545	536
Children	343	335
Other Dependents	11	15

Data Processing Department

This Department was newly established in 1983 in response to the new on-line computer system. The departmental responsibilities have increased during 1984 with the implementation of many new computer applications. The new computer system allows for faster access to claims and assessment information, and has accommodated increased claims and payment processing in a very cost efficient manner.

Data Processing functions include processing claims benefits payments, financial and statistical reporting, firm assessment processing and billing, the development of new and maintenance of existing computer programs and services, as well as the researching and implementing of new software products as they become available to ensure that the Board is utilizing its computer capabilities to their fullest extent.

The Data Processing Department interfaces with Statistics Canada providing information to the National Workplace Accident Program.

Discussions will begin in 1985 to review the expanded provision of applicable statistical information to the Workplace Safety and Health Division to assist that Department with its informational needs.

Finance/Accounting Department

The Finance/Accounting Department maintains, reconciles and reports all financial data in line with generally accepted accounting principles. This Department is also responsible for developing appropriate budgets and cash flow forecasts. During 1984 first-time departmental expense budgets were implemented. A new software program for monitoring the Board's long-term investment portfolio was also added.

The responsibility for the Payments Unit was transferred to the Finance/Accounting Department in 1984. Several new procedures and a redistribution of duties have resulted in faster processing and provision of various payments.

Firm experience statements for employers were modified in 1984 to give more complete accident/cost information.

Medical Services Department

The Medical Services Department expanded in 1984 - not only in numbers of personnel, but also in their role within the compensation system.

An orthopaedic specialist, a part-time internal medicine specialist, a practitioner with specialties in biological research, and a Nursing Administrative Officer were added during 1984. This has improved the capabilities for medical assessment of claims, increased the opportunity for medical examinations, and involved the Department more closely in the medical management of seriously injured claimants.

The co-ordination and appropriate monitoring of the care provided to injured workers is a departure from the traditional compensation system which tends to put more emphasis on the financial aspects of a claim rather than the provision of approriate health care to the injured worker.

The Board continues to utilize part-time services of Chiropractic Consultants and a part-time otolaryngologist will be added in 1985 for consultation regarding ear, nose and throat claims.

The Medical Services Department continues to provide other administrative needs such as physical examinations, pension ratings, and expert medical advice and opinions in respect of scientific literature.

Vocational Rehabilitation Services Department

The main responsibility of the Vocational Rehabilitation Services Department is to ensure that injured workers are assisted in returning to

gainful employment following workplace accidents by addressing their vocational needs. This assistance comes in the form of counselling and return to work programs including job evaluation, skill assessment, and assisted job placement. Where workers do not possess the skills necessary to return to productive employment, formal educational programs or training on-the-job may be provided.

To address improved service in a responsible and cost-effective manner, one Re-employment Officer and four Vocational Rehabilitation Counsellors were recruited, and these additions have allowed for a more manageable level of caseload to counsellor.

A Job Finding Club was established in 1984 to assist Board claimants in properly conducting job searches and preparing for interviews. Formal sessions are held with job-ready workers to outline job finding techniques (including resume preparation, indentifying potential employers, rehearsing job interviews) and then time is spent following-up potential job sources. Initial job placement results have been encouraging.

The Re-Employment Program was reviewed and reorganized to make more efficient use of available resources. The Board's Re-employment Officers contact potential employers to discuss employment opportunities. Positions are identified that suit the skills, experience and physical abilities of a particular worker and a referral is made.

A Procedure Manual was developed for the Vocational Rehabilitation Services Department. This has consolidated policies and procedures outlining the extent of rehabilitation services to be provided.

Adjudication and Appeals

There are three levels of appeal available within the Workers Compensation Board. The first is Initial Adjudication (where the decision originated); the second level is Committee (either Review Committee, Rehabilitation Committee, or Assessment Committee); the Final level is with the Board of Commissioners.

Employers may appeal claims benefits, medical aid, pension awards or rehabilitation decisions as well as assessment decisions regarding worker coverage and employer classifications. Workers may appeal claims benefits, medical aid, pension awards, or rehabilitation decisions.

At the Initial Adjudication level, the appellant requests a reconsideration by the person who made the original decision on the claim. If there is still disagreement after review of information, consideration of the matter by the second level may be requested.

The Review Committee and Rehabilitation Committee consider all appeals (other than those related to assessment matters, which are considered by an Assessment Committee) where the initial decision cannot be amended to the satisfaction of the worker or the employer by the previous level. The Review Committee and Rehabilitation Committee may conduct further investigations into the claim, and have the authority to confirm or rescind previous decisions.

At the final level of appeal, the appellant may request either a Board Review and/or a Board Hearing. The Board of Commissioners may request additional field investigations, conduct its own investigation, or may refer the matter to an appropriate independent medical specialist or panel of specialists for medical input prior to reaching its decision.

Appeal Statistics:

A. Review Committee

The Review Committee's statistics cover the period January 1, 1984 to December 31, 1984.

Breakdown:

Previous Decision Rescinded or Amended	130
Previous Decision Confirmed	318
Claims Referred to Medical Review or Neurosis Panels	6
Claims Referred to Board of Commissioners	53
TOTAL	507

Of these appeals, approximately 35% were initated by claimants; 34% by Worker Advisors, 16% by other representatives, 6% by employers, and 9% were rescinded through discussion with department management.

B. Board of Commissioners:

There were eight final level of appeal cases carried over from 1983 for completion in 1984. During the period January 1, 1984 to December 31, 1984, there were 157 appeals in total presented for consideration. Of this number, 86 hearings were held (80 at the Satellite Facility in Winnipeg; 6 hearings were held in Northern Manitoba), and 23 of these cases will not be finalized until 1985. Therefore, the statistics shown below reflect the 134 cases that were actually resolved in 1984.

Breakdown:

Board Hearings	63	
Board Reviews	71	134
Claims Accepted	39	
Claims Rejected/Disallowed	69	
Partial Acceptance of Responsibility	4	
Claims Referred to Medical Review Panels	4	
Claims Referred to Neurosis Panels	1	
Claims Referred for Additional Information	17	
TOTAL		134

Access Legislation

In July of 1983, Bill 88 regarding access to medical information on a worker's file was approved and many requests have since been accommodated.

For the period September 15, 1983 to December 31, 1984, access (including appropriate release requests) has been completed on 386 claims. An additional 45 access requests are in the process of being completed. Total requests for access for the September 15, 1983 to December 31, 1984 period equal 431.

Staff Training and Development

The training and development of staff has been given appropriate attention during 1984. Forty-four staff members have participated in special training programs conducted by the Civil Service Commission. As well, formal in-house training and orientation is provided to new staff.

Satellite Facility

The Board's Satellite Facility, located at 175 Hargrave Street, is utilized for Board Hearings, Medical Review and Neurosis Panels, Silicosis Boards and a variety of meetings.

The statistical breakdown related to use during 1984 is as follows:

80 Board Hearings
17 Medical Review Panels
3 Silicosis Boards
4 Neurosis Panels
45 Meetings

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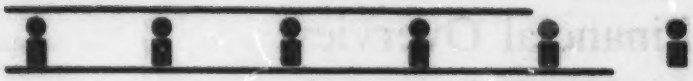

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Financial Overview

Section 66(1) of The Workers Compensation Act in part outlines the responsibilities of the Board to annually assess, levy and collect from employers sufficient funds to meet all amounts payable from the Accident Fund during the year including administration costs; to provide in each year capitalized reserves sufficient to meet the periodical payments of compensation accruing in future years in respect of accidents that occur during the year; to provide reserves for an equalization fund, a second injury fund, and a rehabilitation fund for costs incurred for 1982 and prior years. In addition, past Board practice has been to maintain the Class Fund reserve at a level approximating the previous year's cost experience.

Commencing with the year ending December 31, 1981, Class Fund expenditures have exceeded amounts recovered by assessments and applicable interest income. The Class Fund operating deficits have amounted to:

1981	$1.6 million
1982	12.1 million
1983	19.1 million
1984	17.8 million

(As at December 31, 1984, the Class Fund reserve balance is in an unfunded liability position of $13.7 million.)

Unfunded liability is the anticipated shortfall between investments and other assets held by the Board to meet the estimated future costs of all existing claims.

The following factors, not listed in order of significance, outline contributions to these Class Fund deficits and to the unfunded liability position:

- anticipated assessment revenue did not meet expectations due to difficult economic circumstances in 1981 and 1982 (declining payrolls and a significant shift in the payroll mix; i.e. reduction in high assessment payrolls).
- limiting the 1983 average assessment rate increase to 9% (when, in fact, cost projections had indicated that a 35% average rate increase was required).
- limiting the 1984 average assessment rate increase to 20% (when, in fact, cost projections had indicated that a 53% average rate increase was required).
- legislated increases in pension benefits in 1981 and 1983.
- compensation benefits have increased due to an increase in the average days lost per accident, higher average weekly wages, and an increase in the maximum level of wages allowable.
- unanticipated growth in the cost of settling prior years' claims (as brought forward through the appeals process and through the Worker Advisor's Office).
- increased costs of providing improved vocational rehabilitation services as recommended in the Lampe Report and the Section 100 Rehabilitation Committee Report.
- the implementation of a majority of the recommendations in the Lampe, Cooper and Cereco reports in order to provide improved administrative services to both injured workers and employers.
- medical aid expenditures have continued to increase due mainly to the use of more indepth diagnostic techniques.

The unfunded liability phenomenon has been evident for sometime across Canada and the United States. The total unfunded liability of all Boards in Canada is now in the area of several billion dollars, of which Manitoba's share is approximately fourteen million dollars. In addition to what has been stated specifically for Manitoba, factors contributing to unfunded liability on a national basis include:

- Rising inflation and the erosion of purchasing power of Workers Compensation Board pensions brought pressure on government to increase pensions.
- Rapidly increasing wage levels created pressures for increases in the maximum wages covered.
- During the late 1960's and the 1970's, social attitudes to work gradually changed. Some workers became less inclined to return to suitable work while still suffering the residual effects of injury. There was also less incentive to return to jobs that some considered boring, undesirable or underpaid.
- High inflation in the 1970's, complemented by the gradual downturn in economic activity in the early 1980's, resulted in high unemployment. The opportunities for a disabled worker to return to suitable or pre-injury employment decreased and compensation benefits continued for longer periods.

PEAT MARWICK

Peat, Marwick, Mitchell & Co.
500 - 363 Broadway Avenue
Winnipeg, Manitoba R3C 3N9
(204) 949-1994

AUDITORS' REPORT

To The Workers Compensation Board of Manitoba:

We have examined the balance sheet (being Exhibit 1) of The Workers Compensation Board of Manitoba as at December 31, 1984 and the accompanying financial statements (being Exhibits 2 to 5) for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the Board at December 31, 1984 and the results of its operations for the year then ended in accordance with the accounting principles set out in the notes to the financial statements applied on a basis consistent with that of the preceding year.

Winnipeg, Canada
February 18, 1985

Peat, Marwick, Mitchell & Co.
Chartered Accountants

Balance Sheet

as at December 31, 1984
(with comparative figures for 1983)

Assets

	1984	1983
Assessments receivable (Note 1)	$ 209,086	$ 185,093
Employees' and sundry accounts receivable	248,850	157,733
Recoverable from:		
The Government of Canada (Note 2)	167,881	251,197
The Province of Manitoba	—	65,000
Deferred cost of pension increases (Note 3)	25,557,330	31,101,456
Investment in securities as authorized by The Trustee Act, Manitoba, Exhibit 5 (Note 4)	163,755,753	166,242,246
Accrued interest on investments	3,141,130	3,133,148
Fixed assets (Note 5)	2,122,185	1,421,451
TOTAL	$195,202,215	$202,557,324

Liabilities and Reserves

	1984	1983
Bank	$ 1,670,457	$ 1,478,277
Accounts payable	554,225	322,353
Class Funds, Exhibit 3	(13,687,882)	4,090,852
Reserves, Exhibit 2 (Note 7)		
Pension Fund	150,173,655	134,931,905
Future cost of existing claims	51,191,206	46,168,769
Equalization Fund	1,008,851	1,791,810
Second Injury Fund	2,398,463	6,460,750
Rehabilitation Fund	1,893,240	5,248,510
Rehabilitation Capital Fund	—	2,064,098
TOTAL	$195,202,215	$202,557,324

The accompanying notes are an integral part of these financial statements.

Statement of Reserves

for the year ended December 31, 1984

(with comparative figures for 1983)

	Pension Fund	Future Cost of Existing Claims	Equalization Fund	Second Injury Fund	Rehabilitation Fund	Rehabilitation Capital Fund	Class Funds (Exhibit 3)	Total 1984	Total 1983
Balance, beginning of year	$134,931,905	$46,168,769	$1,791,810	$6,460,750	$5,248,510	$2,064,098	$4,090,852	$200,756,694	$189,509,360
Additions:									
Assessments							49,813,218	49,813,218	38,179,897
Interest income	14,638,633	5,022,437	128,025	454,920	221,639	224,541	87,229	20,777,424	18,802,990
Other							354,453	354,453	239,059
Pension awards	15,444,125							15,444,125	13,906,199
Increase in pension awards provided under legislative change (Note 3)									23,825,475
From (to) other reserves and government subsidies (Note 6)					2,288,639	(2,288,639)	4,000,000	4,000,000	
	30,082,758	5,022,437	128,025	454,920	2,510,278	(2,064,098)	54,254,900	90,389,220	94,953,620
Deductions:									
Compensation			48,971	1,524,172			27,944,906	29,518,049	24,393,548
Medical aid			256,386	215,421			10,881,774	11,353,581	8,609,779
Rehabilitation			393	238,977	5,865,548		1,776,712	7,881,630	4,912,405
Pensions	14,841,008							14,841,008	12,489,033
TOTAL BENEFITS PAID	14,841,008		305,750	1,978,570	5,865,548		40,603,392	63,594,268	50,404,765
Pension awards			605,234	2,538,637			12,300,252	15,444,123	13,906,199
Amortization of pension increases (Note 3)									
— Principal							5,544,126	5,544,126	9,202,523
— Interest							3,208,224	3,208,224	1,538,084
Administration expenses and other charges, Exhibit 4							10,377,640	10,377,640	8,654,715
	14,841,008		910,984	4,517,207	5,865,548		72,033,634	98,168,381	83,706,286
Net change for the period	15,241,750	5,022,437	(782,959)	(4,062,287)	(3,355,270)	(2,064,098)	(17,778,734)	(7,779,161)	11,247,334
Balance, end of year	$150,173,655	$51,191,206	$1,008,851	$2,398,463	$1,893,240	—	($13,687,882)	$192,977,533	$200,756,694

The accompanying notes are an integral part of these financial statements.

Statement of Class Fund Operations

for the year ended December 31, 1984

(with comparative figures for 1983)

	Class "A"	Class "C"	Class "D"	Class "E"	Class "G"	Total 1984	Total 1983
Balance, beginning of year	$73,800	$269,373	($55,842)	$13,151	$3,790,370	$4,090,852	$23,173,570
Additions:							
Assessments	1,153,445	1,706,324	2,766,694	2,715,268	41,471,487	49,813,218	38,179,897
Interest income	(8,920)	(4,051)	(25,204)	(15,332)	140,736	87,229	2,183,999
Other		4,992	(2,330)	20,458	331,333	354,453	239,059
From (to) other reserves and government subsidies (Note 6)					4,000,000	4,000,000	1,502,579
	1,144,525	1,707,265	2,739,160	2,720,394	45,943,556	54,254,900	42,105,534
Deductions:							
Compensation	492,168	723,667	916,432	486,511	25,326,128	27,944,906	23,530,822
Medical aid	147,632	170,140	481,264	595,813	9,486,925	10,881,774	8,356,922
Rehabilitation	7,041	34,864	31,186	1,894	1,701,727	1,776,712	256,098
TOTAL BENEFITS PAID	646,841	928,671	1,428,882	1,084,218	36,514,780	40,603,392	32,143,842
Pension awards	139,127	616,317	858,253	418,026	10,268,529	12,300,252	9,939,151
Amortization of pension increases (Note 3)							
— Principal	163,266	181,429	312,732	155,621	4,731,078	5,544,126	8,912,460
— Interest	88,723	96,638	147,062	90,456	2,785,345	3,208,224	1,538,084
Administration expenses and other charges, Exhibit 4	126,850	191,542	452,796	783,783	8,822,669	10,377,640	8,654,715
	1,164,807	2,014,597	3,199,725	2,532,104	63,122,401	72,033,634	61,188,252
Net change for the period	(20,282)	(307,332)	(460,565)	188,290	(17,178,845)	(17,778,734)	(19,082,718)
Balance, end of year	$53,518	($37,959)	($516,407)	$201,441	($13,388,475)	($13,687,882)	$4,090,852

The accompanying notes are an integral part of these financial statements.

Administration Expenses and Other Charges

for the year ended December 31, 1984
(with comparative figures for 1983)

Administration Expenses

	1984	1983
Staff and service costs	$6,179,160	$5,578,264
Data Processing	997,207	104,680
Supplies and services	570,372	568,435
Communications	400,572	292,497
Building operations	281,288	371,441
Depreciation	188,786	117,365
Other	63,272	80,609
Professional fees	55,763	88,791
TOTAL ADMINISTRATION EXPENSES	8,736,420	7,202,082

Other Charges (Note 8)

Charges under The Workplace Safety and Health Act	1,968,000	1,730,700
Expenses of Worker Advisors under Section 91 of The Workers Compensation Act	381,800	351,700
TOTAL OTHER CHARGES	2,349,800	2,082,400
LESS RECOVERIES FROM:		
The Government of Canada for administering its employees' compensation program	553,828	502,680
The Government of the Province of Manitoba for administering The Criminal Injuries Compensation Act	154,752	127,087
TOTAL RECOVERIES	708,580	629,767
TOTAL CHARGED TO CLASSES	$10,377,640	$8,654,715

The accompanying notes are an integral part of these financial statements.

Summary of Investments

as at December 31, 1984

(with comparative figures for 1983)

Bonds and debentures issued by, or guaranteed by, the following:	1984 Par Value	1984 Book Value	1983 Book Value
Government of Canada	$ 11,500,000	$ 11,443,932	$ 13,826,823
Province of Alberta	250,000	249,588	249,485
Province of British Columbia	1,035,000	1,032,446	1,031,299
Province of Manitoba	76,298,000	75,766,368	75,915,287
Province of Newfoundland	150,000	150,000	150,000
Province of Ontario	1,250,000	1,242,595	1,242,000
Province of Quebec	3,582,000	3,557,238	3,889,185
Province of Saskatchewan	250,000	149,768	143,872
Municipal Corporations	4,915,000	4,897,197	5,262,765
School Districts and Divisions	8,000	7,992	21,972
Hospitals	8,751,333	8,744,657	9,109,082
Corporations	8,264,000	7,364,152	7,296,854
	$116,253,333	$114,605,933	$118,138,624
Mortgages, National Housing Act (Canada)		32,629,932	33,149,460
Deposits with the Minister of Finance		16,519,888	14,954,162
TOTAL INVESTMENTS		$163,755,753	$166,242,246

The accompanying notes are an integral part of these financial statements.

Notes to Financial Statements

for the year ended December 31, 1984

1. Assessments receivable consist of the following accounts:

	1984	1983
Assessments billed and outstanding	$359,086	$260,093
Less: Allowance for doubtful accounts	150,000	75,000
Assessments receivable, December 31	$209,086	$185,093

2. The $167,881 recoverable from the Government of Canada represents the balance receivable under the Government Employees Compensation Act (Canada). Under that Act accident claims of employees of the Government of Canada, usually employed in Manitoba, are administered by the Workers Compensation Board.

3. Amendments to The Workers Compensation Act have provided for increases in pension benefits with the cost of these increased benefits to be recovered from the general body of employers and self assurers over a seven year period from the effective date of the amendment. Details of the cost of these amendments are as follows:

	1983 Amendments	1981 and Earlier Amendments	Total
Cost of benefit increases	$23,825,475	$36,153,037	$59,978,512
Less: Charged to special funds	290,063	674,527	964,590
Balance chargeable to class funds	23,535,412	35,478,510	59,013,922
Recoveries, 1979 to 1983 inclusive	5,075,619	22,836,847	27,912,466
	18,459,793	12,641,663	31,101,456
Recoveries, 1984	2,347,662	3,196,464	5,544,126
Balance, December 31, 1984	$16,112,131	$9,445,199	$25,557,330

4. Investments are recorded at cost at the time of acquisition. Discounts or premiums are amortized on a straight-line basis over the term of the investment.

   Investment income is allocated to class funds, the pension fund and other reserve funds in accordance with the average monthly balance in each fund.

5. Fixed Assets are valued at cost less accumulated depreciation. The building is depreciated as provided under Section 78 (15) of The Workers Compensation Act. All other assets are depreciated on a straight line basis over the noted period:

Building Renovations	10 years
Automobiles	5 years
Furniture and Fixtures	5 years
Computer System Development	3 years

	Cost	Accumulated Depreciation	Balance As At December 31 1984	Balance As At December 31 1983
Building and additions	$1,572,298	$652,986	$ 919,312	$ 950,754
Building Renovations	229,168	22,918	206,250	—
Automobiles	38,372	15,349	23,023	30,697
Furniture and Fixtures	361,685	72,337	289,348	—
Computer System Development	821,103	136,851	684,252	440,000
	$3,022,626	$900,441	$2,122,185	$1,421,451

6. In 1984 the following adjustment was made in the reserve balances:

   The Rehabilitation Capital Fund balance of $2,288,639 was transferred to the Rehabilitation Fund as there are no current plans for future rehabilitation facilities.

   In 1984 a subsidy grant of $4,000,000 was received from the Province of Manitoba as provided under Section 59 of The Workers Compensation Act.

7. Reserves:

   a) The Pension Fund is established to fund the estimated future disbursements for all pension awards which have been made.

      An actuarial review of the Pension Plan was completed as at December 31, 1982 and confirmed the adequacy of the Reserve at that time. The next review of the adequacy of this reserve is planned for 1985.

   b) The Future Cost of Existing Claims Fund represents the anticipated amount required to meet the future costs of claims reported in 1984 and earlier. An actuarial review in 1983 established the adequacy of this reserve.

   c) The Equalization Fund is established to meet losses arising from any disaster or extraordinary circumstance.

   d) The Second Injury Fund is provided to meet the cost of claims for workers suffering enhanced disabilities due to pre-existing conditions or disabilities.

   e) The Rehabilitation Fund is provided to meet the cost of vocational training and other rehabilitation measures.

8. Under the provisions of The Workplace Safety and Health Act, the Province may pay the expenses incurred in the administration of that Act out of the Consolidated Fund and may recover such portion as may be determined from the accident fund under The Workers Compensation Act. For 1984 the amount charged under this provision was $1,968,000 (1983 - $1,730,700).

   Also, under the provisions of Section 91 (3) of The Workers Compensation Act, the Province may pay the costs incurred in respect to Worker Advisors and may recover them from the accident fund. For 1984, the amount charged under this provision was $381,800 (1983 - $351,700).

9. In accordance with the provisions of the Manitoba Civil Service Superannuation Act, the Board contributes 50% of the pension disbursements made to retired employees. Such payments are charged to income as incurred and a provision is not made in the accounts to fund current or past service obligations of the Board to the Civil Service Superannuation Fund. On the basis of an actuarial report, the unfunded provision for the Board's employees amounted to approximately $354,500 as at December 31, 1983.

10. Certain prior year comparative figures have been reclassified to conform with the current year's presentation.

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Introduction to Statistical Section

TABLE I records accidents reported in 1984 by Class compared to 1983 totals. Although there is an overall increase in the number of accidents reported, it is encouraging to note that the number of fatalities reduced from those reported in 1983.

TABLE II details compensable accidents settled in 1984 by Class. The first column documents medical aid costs where there was no time loss. Information regarding time loss claims is given in more detail.

TABLE III lists a breakdown of settled accidents under the General Body of Employers Class "G" by rate code order. Those noted as "unassigned" were not assigned a rate code and no costs were incurred. The classification of industries listed by rate code in Table III is detailed in Table VIII.

FIGURE 1 illustrates the bodily region of injuries involving time loss for claims settled in 1984. The regions of injury noted are self explanatory and are shown in greater detail than previously. Also included this year is the actual number of claims processed corresponding to the body region. The "unidentified", "disallowed or error" totals are a result of claims settled where the area of injury was not defined or those where the claim or the account was disallowed.

TABLE IV outlines information related to death claims settled in 1984. This includes deaths reported in 1984, 1983 and prior years; those claims not accepted and those settled; the type of award provided; the relationship of dependents.

TABLE V records in greater detail than previously shown the types of time loss accidents settled in 1984 for all classes.

FIGURE 2 illustrates the ages of claimants in time loss accidents settled in 1984. The types of time loss accidents are separated between temporary disability, permanent disability and fatalities.

FIGURE 3 separates temporary disability and permanent disability in time loss accidents and fatal accidents settled in 1984, and illustrates the sex and marital status of claimants in these accidents.

FIGURE 4 graphically illustrates the month of occurence of accidents settled in 1984.

TABLE VI documents a historical overview of the number of compensable accidents settled and the number of accidents reported for the ten-year period 1975 to 1984. The major difference between reported and settled accidents represents reported accidents which have no cost implications and consequently do not become shown as "settled".

TABLE VII is an analysis of claims benefits paid during the period 1975 to 1984. This specifies medical aid payments, compensation benefits, pension and rehabilitation payments.

TABLE VIII defines the classification of industries set out under Section 60 of The Workers Compensation Act. The employers of industries not specified in Schedule I of the Act must make special application to the Workers Compensation Board to bring themselves or their operations within the coverage of the Act. This group is referred to as Group 9 - Voluntary (by application).

TABLE IX records the payrolls reported in 1983. Payroll figures for 1984 are not available until mid-1985. Class "D" employers are shown separately with a cumulative total. The number of registered employers increased slightly in 1984 over the same period in 1983.

TABLE X documents assessments statistics related to Class "G" employers for the period 1975 to 1984. It specifies the number of registered employers and their assessable payrolls as well as their assessments.

TABLE XI specifies the industries for which compensation coverage was approved in 1984. The types listed made voluntary application to the Workers Compensation Board. There was a substantial increase in coverages applied for and approved in 1984 over the 1983 total.

TABLE I

Accidents Reported* in 1984 By Class

Also Showing Comparison to 1983
(Fatalities are shown in parentheses)

Class		1984		1983	
"A"	Canadian Pacific Railway Co.	703	(2)	618	(0)
"C"	Canadian National Railway Co.	1,194	(3)	981	(5)
"D"	Province of Manitoba (including Provincial Boards and Commissions)	2,870	(4)	2,771	(4)
"E"	City of Winnipeg	2,323	(6)	2,311	(6)
"G"	General Body of Employers	39,156	(36)	35,229	(38)
Government of Canada		2,439	(2)	2,223	(4)
		48,685	(53)	44,133	(57)

*"Reported" Accidents means reported during 1984 whether they occured in that year or in prior years.

Compensable Accidents Settled* in 1984 By Class

TABLE II

Class	MEDICAL AID ONLY	TIME LOSS CASES						
		Number of Cases						
		Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
Under the Manitoba Act:								
"A" Canadian Pacific Railway Co. and subsidiaries (including CP Air)	457	160	19	0	179	40.6	$488	36
"C" Canadian National Railway Co. (including Air Canada)	721	332	10	2	344	27.3	541	34
"D" Province of Manitoba (including Provincial Boards and Commissions)	1,752	842	17	2	861	18.1	409	37
"E" City of Winnipeg	850	1,345	28	3	1,376	24.4	481	37
"G" General Body of Employers**	18,322	16,769	514	17	17,300	21.8	382	34
MANITOBA ACT TOTAL	22,102	19,448	588	24	20,060	22.0	393	34
Under the Canada Act:								
Government of Canada	1,060	1,142	31	3	1,176	21.1	480	38
GRAND TOTAL	23,162	20,590	619	27	21,236	22.0	$398	34

* "Settled" Accidents means those fully processed between January 1 and December 31, 1984, whether the accidents occurred in 1984 or prior years.

**For listing of divisions of Class "G" Employers see Table VIII. For detailed listing of Class "G" Accidents Settled see Table III.

Compensable Accidents Settled in 1984

General Body of Employers — Class "G" Accidents Detailed

Class "G" Employers refers to all industries set out in Schedule I of the Workers Compensation Act.

GROUP AND RATE CODE*	MEDICAL AID ONLY	TIME LOSS CASES						
		Number of Cases						
		Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
Group 1 — Forestry								
101	77	125	7	0	132	42.3	$397	34
Group 2 — Mines, Quarries and Oil Wells								
201	919	440	69	2	511	30.6	597	35
202	76	97	9	0	106	35.0	534	30
203	43	20	4	0	24	30.8	739	35
Group 3 — Manufacturing								
301	445	684	21	0	705	23.6	440	35
302	465	713	15	0	728	18.6	448	34
303	125	140	3	0	143	23.4	403	32
305	70	60	1	0	61	12.6	292	30
310	1,626	2,031	67	0	2,098	15.7	412	34
311	710	808	26	0	834	19.3	360	32
312	147	47	6	0	53	26.7	614	35
313	24	39	1	0	40	42.0	308	37
314	404	525	17	0	542	17.2	304	31
315	578	725	10	0	735	20.0	299	34
316	362	373	15	0	388	17.7	398	31
319	113	151	3	0	154	17.2	369	33
320	126	156	6	0	162	16.8	430	38
321	2	12	0	0	12	30.3	402	31
Group 4 — Construction								
401	905	1,221	44	0	1,265	26.3	431	33
402	370	349	9	1	359	17.8	497	33
404	47	107	5	0	112	22.1	435	30
405	11	18	3	0	21	11.3	516	35
406	41	23	0	0	23	44.3	636	37
407	146	171	11	0	182	26.8	524	34
408	169	266	10	3	279	25.8	476	35
409	12	12	4	0	16	62.1	471	32
Group 5 — Transportation, Communications and Storage								
501	511	978	27	3	1,008	30.5	461	35
502	113	112	9	0	121	28.6	374	34
503	116	196	2	0	198	36.0	440	35
505	16	11	0	0	11	10.5	428	35

*For listing of Class "G" Employers by Group and Rate Code, see Table VIII.

Compensable Accidents Settled in 1984

General Body of Employers — Class "G" Accidents Detailed

Continued

GROUP AND RATE CODE*	MEDICAL AID ONLY	TIME LOSS CASES						
		Number of Cases						
		Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
Group 6 — Trade								
601	1,264	1,085	9	0	1,094	20.6	$302	34
602	73	52	1	1	54	24.9	254	31
603	372	450	6	0	456	19.2	365	33
604	822	648	13	1	662	20.9	357	32
605	149	138	6	1	145	14.2	369	35
607	102	126	1	0	127	20.6	269	29
609	69	66	6	0	72	25.0	402	34
Group 7 — Service Industries								
701	1,130	1,013	17	0	1,030	20.1	194	31
702	2,221	1,444	14	1	1,459	19.7	336	38
703	13	13	0	0	13	35.6	288	30
704	1	0	0	0	0	—	—	—
705	38	38	2	0	40	25.9	172	31
706	26	40	1	0	41	33.4	222	33
710	8	8	0	0	8	38.8	335	27
712	0	4	0	0	4	69.0	255	32
713	3	0	0	0	0	—	—	—
714	4	0	0	0	0	—	—	—
Group 8 — Public Administration								
801	217	188	3	0	191	20.1	369	37
802	12	6	0	0	6	23.2	334	35
Group 9 — Voluntary (By Application)								
901	465	404	10	1	415	22.0	340	41
902	97	87	2	0	89	21.1	312	29
903	102	65	2	1	68	27.1	272	36
904	46	74	5	1	80	48.1	284	33
905	20	30	0	0	30	13.1	265	33
906	3	3	0	0	3	10.7	333	23
907	13	8	0	0	8	24.4	478	33
909	30	52	1	0	53	27.9	515	37
911	2	12	0	0	12	16.6	288	30
912	98	54	2	0	56	17.7	410	43
914	0	2	0	0	2	32.0	389	38
917	3	9	0	0	9	16.4	312	29
918	1	0	0	0	0	—	—	—
922	22	21	0	0	21	25.0	293	28
TOTAL	16,195	16,750	505	16	17,271			
Unassigned	2,127	19	9	1	29			
GRAND TOTAL	18,322	16,769	514	17	17,300	21.8	$382	34

*For listing of Class "G" Employers by Group and Rate Code, see Table VIII.

FIGURE 1

Region of Injuries According to the Percentage of Accidents

(Number of settled claims indicated in brackets)

	Percent of Claims	Number of Claims
Head	2.24%	(987)
Eye(s)	8.91%	(3,921)
Ear(s)	1.48%	(653)
Neck	1.27%	(561)
Shoulder	2.76%	(1,216)
Upper Arm	0.46%	(203)
Dorsal Spine	0.41%	(180)
Thorax	0.44%	(195)
Lower Spine	16.75%	(7,479)
Abdomen	2.62%	(1,155)
Lower Arm	7.50%	(3,299)
Hand	24.38%	(10,729)
Pelvis	0.35%	(152)
Upper Leg	1.05%	(461)
Lower Leg	9.79%	(4,310)
Foot	5.65%	(2,487)

Cardio/Respiratory	0.45%	(197)
Industrial Diseases	1.10%	(483)
Multiple Injuries	7.16%	(3,149)
Other	4.97%	(2,186)
	99.74%	(44,003)
Unidentified		(468)
Disallowed or error		(2,132)
		(46,603)

Death Cases Settled in 1984

A.	Deaths reported in 1984 — new claims		50
	Deaths reported in 1984 as relating to previously recorded accidents		3
			53
	Add deaths reported in 1983 and prior years but not settled during 1983		20
			73
	Less: Death claims not accepted as the reponsibility of the Board	21	
	Deaths reported but no claim made to the Board	1	
	Deaths reported in 1984 and prior years but not settled during 1984	24	46
	Death claims settled in 1984		27
B.	Pension awards		16
	Burial expense and medical aid only		11
	Death cases settled in 1984		27

C.

Relationship of Dependents	Totally Dependent	Resident in Manitoba	Non-Resident in Manitoba
Widows	16	16	—
Children	26	26	—
TOTAL	42	42	00

Type of Accident Settled in 1984

Time Loss Claims Only

Struck Against:	Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident*	Average Weekly Wage	Average Age
Struck against moving object	636	38	0	674	22.3	$322	32
Step on stationary object	354	2	0	356	14.5	429	32
Struck against stationary object	1,195	11	0	1,206	15.8	394	35
TOTAL	2,185	51	0	2,236	17.5	382	33
Struck By:							
Flying Object	784	11	0	795	12.6	409	31
Falling object during handling	1,032	21	0	1,053	19.9	377	33
Falling object, other	665	29	2	696	43.4	398	34
Other	1,803	51	4	1,858	22.0	373	33
TOTAL	4,284	112	6	4,402	24.5	389	33
Fall From Elevation:							
From scaffolds, walkways, platforms	148	15	0	163	73.5	432	34
From ladders	226	18	0	244	57.0	414	36
From piled materials	39	4	0	43	64.3	390	36
From vehicles	384	13	0	397	49.3	454	35
On stairs	351	11	0	362	48.4	395	37
Into shafts, excavations, floor openings	74	2	0	76	31.7	455	35
Other	249	6	0	255	42.3	430	35
TOTAL	1,471	69	0	1,540	52.4	424	35
Fall on Same Level:							
Fall to walkway or working surface	1,026	25	0	1,051	33.3	387	39
Fall onto or against objects	568	8	0	576	24.5	395	36
Other	21	0	0	21	35.5	364	38
TOTAL	1,615	33	0	1,648	31.1	382	38
Caught In, Under or Between:							
Running or meshing objects	216	27	1	244	47.5	350	32
A moving and a stationary object	558	37	1	595	28.8	411	33
Two or more moving (not meshing) objects	78	11	0	89	59.2	386	31
Landslides and cave-ins	8	1	0	9	319.9	545	40
Collapsing structures (buildings, bridges)	1	0	0	1	8.5	738	59
Other	261	15	1	277	34.7	376	32
TOTAL	1,122	91	3	1,215	83.1	467	38
Rubbed or Abraded:							
By leaning, kneeling or sitting on objects (not vibrating)	27	0	0	27	20.1	480	39
By objects being handled (not vibrating)	28	0	0	28	15.8	1,243	30
By vibrating objects	19	13	0	32	189.3	469	35
By foreign matter in eyes	146	0	0	146	2.8	412	33
By repetition of pressure	18	0	0	18	30.6	419	37
Other	5	0	0	5	12.6	438	21
TOTAL	243	13	0	256	45.2	577	33
Bodily Reaction:							
From involuntary motions	1,280	30	0	1,310	39.8	436	36
From voluntary motions	643	7	0	650	28.5	422	37
TOTAL	1,923	37	0	1,960	34.2	427	37

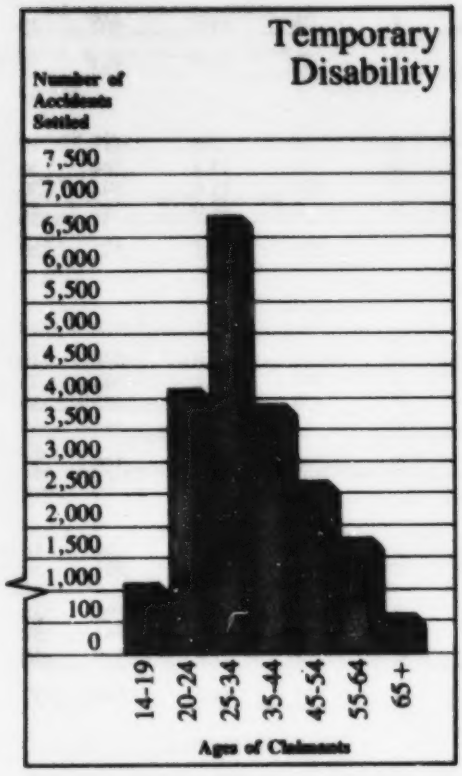
*Includes an estimated number of days for permanently disabled workers.

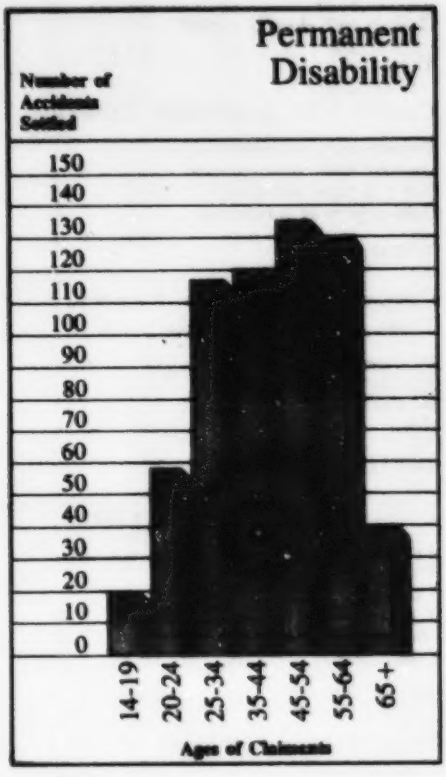
Overexertion:	Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident*	Average Weekly Wage	Average Age
In lifting objects	4,872	41	0	4,913	29.2	$392	35
In pulling or pushing objects	1,153	12	1	1,166	34.3	425	36
In wielding or throwing objects	116	2	0	118	23.9	424	33
Other	209	9	0	218	66.1	416	37
TOTAL	6,350	64	1	6,415	38.4	414	35
Contact With Electric Current:							
Contact with electric current	27	0	1	28	38.9	465	36
TOTAL	27	0	1	28	38.9	465	36
Contact With Temperature Extremes:							
General heat, environmental	1	0	0	1	2.0	447	19
General cold, environmental	13	0	0	13	15.9	384	34
Hot objects or substances	550	5	0	555	11.6	302	30
Cold objects or substances	2	0	0	2	31.0	359	22
TOTAL	566	5	0	571	15.1	373	26
Contact With Radiation, Caustics, Toxic, and Noxious Substances:							
By ingestion	3	0	0	3	3.0	298	35
By inhalation	105	13	3	121	190.6	403	38
By absorption	351	98	1	450	72.9	421	38
Other	10	1	1	12	3.3	343	35
TOTAL	469	112	5	586	67.5	366	37
Public Transportation Accidents:							
Aircraft	0	2	0	2	390.0	664	48
Bus	4	0	0	4	4.5	501	35
Taxi	—	—	—	—	—	—	—
Train	1	0	0	1	9.0	798	38
Ship or Boat	1	0	0	1	94.0	1,461	57
Other	3	0	0	3	7.8	440	45
TOTAL	9	2	0	11	84.2	644	37
Motor Vehicle Accidents:							
Collision or sideswipe with another vehicle - both in motion	22	2	2	26	146.3	455	37
With vehicle moving in same direction on same road, street, or roadway	35	0	1	36	31.5	438	33
With a vehicle moving in an intersecting roadway	40	1	0	41	38.7	456	38
Running into or sideswiping a standing vehicle or object in the roadway.	20	1	0	21	80.2	455	37
Running into or sideswiping a standing vehicle or object at side of road (not in roadway)	4	0	0	4	19.0	456	35
Struck by another vehicle while standing in roadway	39	1	0	40	34.4	469	37
Struck by another vehicle while standing off the roadway	2	0	0	2	55.3	498	32
Overturned	39	5	3	47	73.2	462	36
Ran off roadway (out of control)	24	4	1	29	97.8	535	38
Sudden stop or start (throwing occupants out)	31	3	0	34	53.5	476	38
Other non-collision accidents	5	2	0	7	123.9	397	38
TOTAL	261	19	7	287	68.5	463	36
Miscellaneous Accident Type:							
Vehicle accidents, not elsewhere classified	13	0	2	15	46.4	410	36
Accident type, not elsewhere classified	11	1	1	13	57.9	401	34
Unclassified, insufficient data	41	10	1	52	52.7	449	41
TOTAL	65	11	4	80	52.3	420	37
GRAND TOTAL	20,590	619	27	21,236	22.0	398	34

FIGURE 2

Ages of Claimants in Time Loss Accidents

Settled in 1984





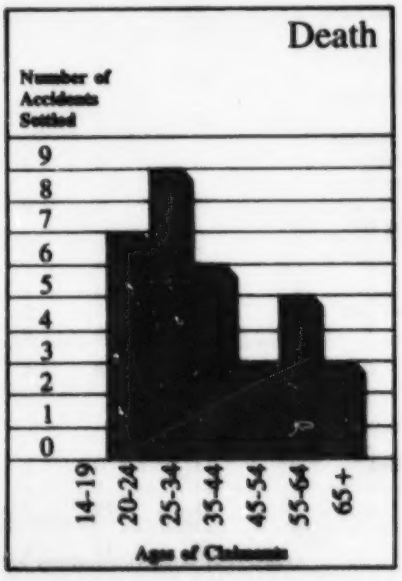


FIGURE 3

Sex and Marital Status of Claimants in Time Loss Accidents

Settled in 1984

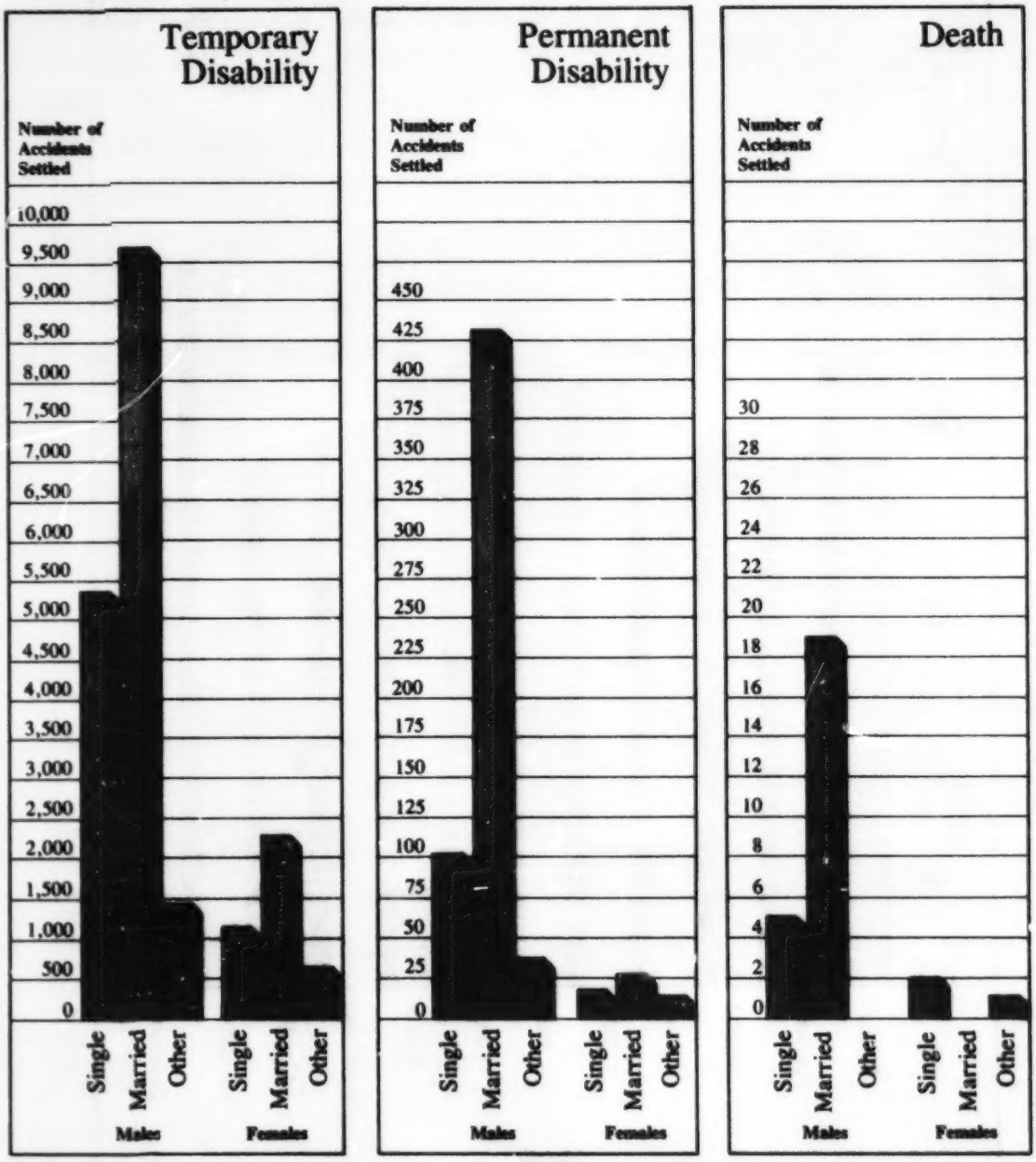


FIGURE 4

Month of Occurrence of Accidents

Settled in 1984

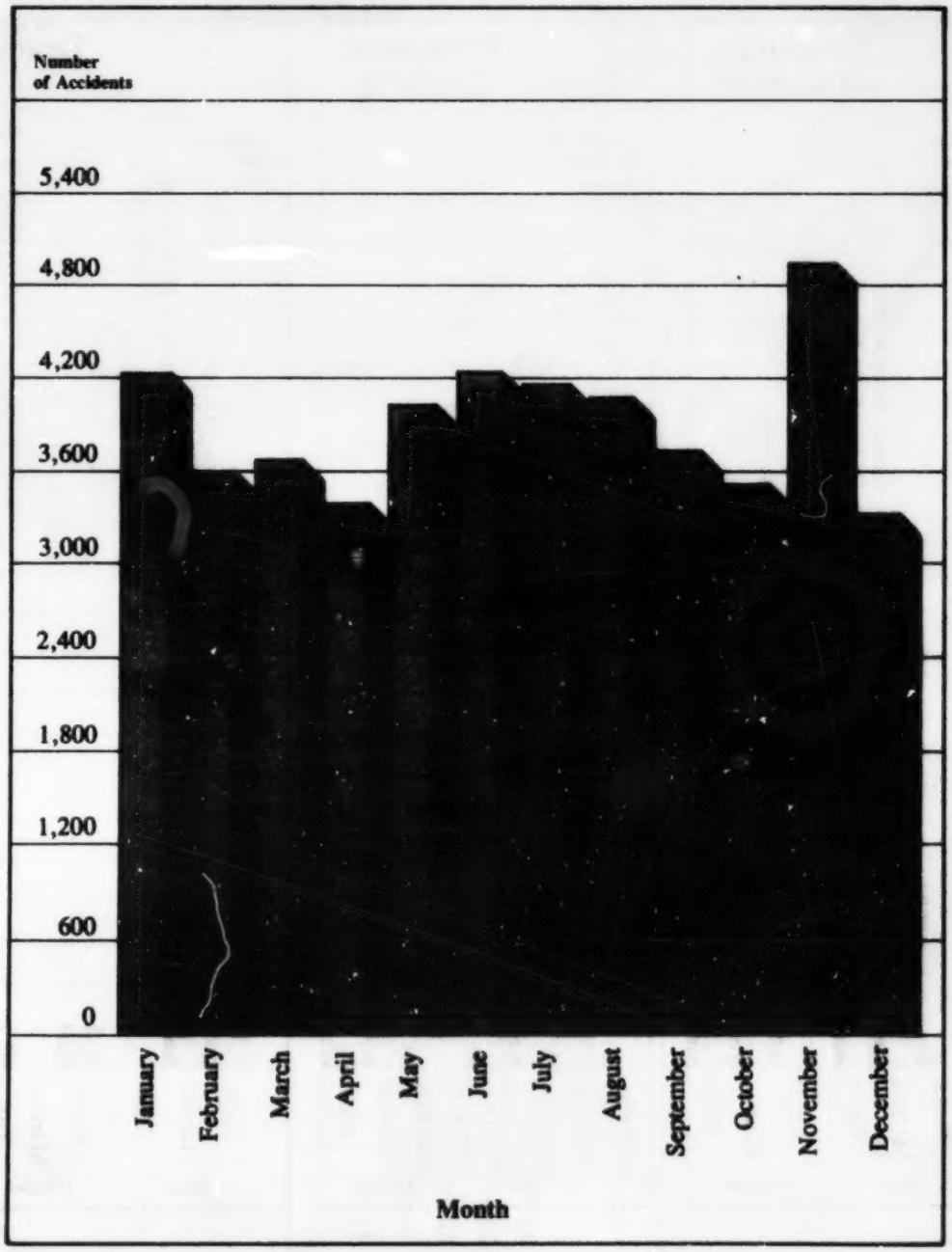


TABLE VI

Accidents Settled* and Accidents Reported** For the Years 1975 to 1984

	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
Medical Aid Only	17,693	16,760	16,236	16,166	17,411	17,898	18,847	17,021	15,578	23,162
Temporary Disability	17,934	18,286	17,666	17,201	18,720	20,701	19,645	19,712	18,560	20,590
Permanent Disability	506	585	578	580	580	526	539	604	654	619
Death	41	35	34	34	37	38	29	21	31	27
Total Time Loss Claims	18,481	18,906	18,278	17,815	19,337	21,265	20,213	20,337	19,245	21,236
Total Claims Settled	36,174	35,666	34,514	33,981	36,748	39,163	39,060	37,358	34,823	44,398
Total Accidents Reported	45,924	44,413	43,256	42,418	46,463	46,627	48,904	44,737	44,133	48,685

* Accidents Settled means those fully processed between January 1 and December 31 whether the accidents occurred in the year shown or prior years.

** Accidents Reported means those reported during the year whether they occurred in that year or in prior years.

TABLE VII

Claims Benefits Paid for the Years 1975 to 1984

(dollar amounts shown in thousands)

Year	Medical Aid	Compensation Benefits	Pensions	Rehabilitation
1984	11,354	29,518	14,841	7,882
1983	8,610	24,394	12,489	4,912
1982	7,356	22,434	9,860	1,728
1981	5,843	17,373	8,789	417
1980	4,858	14,228	7,890	207
1979	4,438	12,234	6,868	117
1978	3,815	10,570	6,224	56
1977	3,829	10,582	6,011	79
1976	3,436	9,407	5,154	96
1975	2,964	7,966	4,383	72

Classification of Industries Under Section 60 of The Workers Compensation Act

Class

"A" Canadian Pacific Railway Company and Subsidiaries (including CP Air)
"C" Canadian National Railway Company (including Air Canada)
"D" The Province of Manitoba (including Provincial Boards and Commissions)
"E" The City of Winnipeg
"G" All industries set out in Schedule I and not included in the above classes.

Divisions of Class "G" Employers Detailed

Rate Code

GROUP 1 — FORESTRY

101 Lumbering, Logging, Pulpwood Production

GROUP 2 — MINES, QUARRIES AND OIL WELLS

201 Mining
202 Oil Drilling, Diamond Drilling, Quarries
203 Contract Mining Development

GROUP 3 — MANUFACTURING

301 Packing Houses, Meat Products, Poultry Processing
302 Food Products, Bakeries, Dairies
303 Milling, Manufacture of Feed and Seed
305 Canneries, Pickle Factories
310 Foundries, Rolling Mills, Machine Shops, Manufacture of Vehicles, Agricultural Machinery
311 Light Metal Products, Tire Repairs, Auto Wrecking
312 Operation of Pulp and Paper Mills
313 Operation of Sawmills
314 Planing Mills, Tanneries, Manufacture of Furniture, Concrete Blocks
315 Manufacture of Textiles, Petroleum Products, Stationery, Operation of Knitting Mills Printing
316 Manufacture of Mattresses, Bedsprings, Plastic Articles, Paint, Varnish, Tar Products, Cement, Explosives, Plaster Mills, Machine and Appliance Repairs
319 Manufacture of Wooden Articles, Cardboard and Paper Boxes, Drugs, Medicines, Upholstery
320 Manufacture of Aeroplanes
321 Marble Works, Stone Cutting

GROUP 4 — CONSTRUCTION

401 Building Construction, Painting, Plastering, Concrete Work, Flooring
402 Electrical Wiring, Plumbing, Heating, Ventilation
404 Roofing, Sheet Metal, Work at Elevation
405 Steel Bridge and Steel Buildings
406 Installation of Elevators, Boilers, Heavy Machinery
407 Sewer Construction, Excavation, Work Under Water
408 Roadwork, Gravel Pits
409 Power Plants, Transmission Lines

GROUP 5 — TRANSPORTATION, COMMUNICATIONS AND STORAGE

501 Cartage, Trucking, Street Cleaning
502 Operation of Grain Elevators, Custom Warehousing, Cold Storage Plants
503 Operation of Pipelines, Oil Well Services, Taxis, Buses
505 Radio and Television Stations, Telephone and Telegraph Systems

GROUP 6 — TRADE

601 Retail Establishments
602 Consumers Co-operatives
603 Wholesale Establishments
604 Garages, Gas Distribution
605 Implement and Machinery Dealers, Car and Trailer Lots
607 Retail Lumber Yards
609 Builders Supplies

GROUP 7 — SERVICE INDUSTRIES

701 Operation of Hotels, Motels, Restaurants, Cleaning and Dyeing Plants, Investigation and Security Services
702 Operation of Hospitals, Nursing Homes, Senior Citizens Homes
703 Consulting Engineers and Architects, Supplying Clerical Employees
704 Professional Inspection and Testing
705 Supplying Manual Labour
706 Janitorial Services, Domestics
710 Operation of Theatres
711 Apprentice Projectionists
712 Hunting and Fishing Lodges (with Guides)
713 Funeral Homes or Undertakers
714 Operation of Rocket Range

GROUP 8 — PUBLIC ADMINISTRATION

801 Operation of a Municipal Corporation
802 Volunteer Firemen and Volunteer Ambulance Service Members

GROUP 9 — VOLUNTARY (BY APPLICATION)

901 Operation of Buildings, Clubs
902 Operation of Government Agencies, Rental of Vehicles, Equipment, Landscaping
903 Business Offices, Sales Activities, Bowling Alleys, Welfare Agencies
904 General Farming
905 Poultry Farming, Hatcheries, Nurseries
906 Display Advertising, Harvesting Wild Rice, Chemical Spraying
907 Surveying, Prospecting and Exploration for Minerals
909 Air Transportation
910 Operation of Film Exchanges
911 Window Cleaning
912 University of Manitoba
914 Land Clearing
916 Land Surveying
917 Waste Paper Collection
918 Caravals
922 Federal Employment Programs

TABLE IX

Statement of Payrolls Reported For the Year 1983*

		$	$
Class "A"	Canadian Pacific Railway Company		104,558,377
Class "C"	Canadian National Railways		180,156,981
Class "D"	Province of Manitoba:		
	Manitoba Telephone System	100,295,051	
	Manitoba Government	366,947,629	
	Manitoba Liquor Control Commission	11,184,278	
	Manitoba Hydro	115,850,824	
	Workers Compensation Board	4,695,420	
	Manitoba Public Insurance Corporation	19,445,555	618,418,757
Class "E"	City of Winnipeg		274,896,599
Class "G"	General Body of Employers**		3,643,191,114
	TOTAL		$4,821,221,828

* 1984 Payroll figures are not available until mid-1985.

** Registered employers (including independent contractors) as at December 31, 1984 were 19,097 (1983 - 18,939).

TABLE X

Assessment Statistics for Class "G" Employers, For the Years 1975 to 1984

Year	Number Registered	Assessable Payrolls ($millions)	Assessments ($thousands)	Average Assessment Revenue per $100 of Payroll
1984	19,097	$3,800*	$41,000*	$1.079
1983	18,939	3,643	32,713	0.898
1982	18,891	3,436	28,242	0.822
1981	18,921	3,260	28,983	0.889
1980	18,375	2,892	25,966	0.898
1979	18,069	2,667	24,719	0.927
1978	17,114	2,395	22,163	0.925
1977	16,610	2,263	22,165	0.979
1976	15,726	2,102	23,170	1.102
1975	15,463	1,720	20,369	1.184

*Estimated amounts — final 1984 payroll figures will not be available until mid-1985.

Special Coverages By Application — Approved 1984

Type	Number
Air Transport	1
Aircraft Manufacturing	1
Apartments (Business Blocks, Banks, Churches & Other Building Care & Maintenance)	21
Auctioneering	1
Beauty Parlor/Barber Shop	3
Beekeeping	2
Boarding Homes for Adults	1
Boards, Committees (Not Elsewhere Classified)	1
Building Construction Etc. (Not Elsewhere Classified)	10
Business Offices	26
Car and Truck Rental	2
Cartage Trucking on Indian Reserve	1
Catalogue Sales Office	3
Chemical Spraying	3
Clubs (Private, Golf & Country, Curling, Legion, Community, Lawn Bowling, Etc.)	15
Cutting Wood for Own Use	1
Distribution of Bakery Produce (No Place of Business)	2
Domestics	4
Excavation Foundation on Indian Reserve	1
Farming: General	73
Dairy	6
Poultry	2
Stock & Hog Farms, Cattle Ranches & Feed Lots	13
Federal Employment Programs	1
Flying	3
Government Employment Programs	2
Grain Dealing	1
Greenhouse Nursery	1
Harvesting	2
Instruction Centre	2
Janitorial	2
Land Clearing	15
Land Surveying	2
Landscaping	15

Type	Number
Life Guard Service	1
Livestock Dealership	2
Logging Operations on Indian Reserve	1
Manufacturing Tundra Vehicles for Own Use	1
Operation of Marina, Boat & Bicycle Rental	1
Market Gardening	1
Operation of Medical Lab	1
Personal Care Centres on Indian Reserve	2
Personal Coverage	551
Rental of Equipment	3
Research Association	3
Resident Member of Family Coverage	627
Operation of Resorts	3
Restaurant Operations	2
Retail Operations on Indian Reserve	1
Sales Activities	35
Sales & Rental of Scaffolds	1
Sales & Service	1
Schools	2
Supply of Chemicals	1
Survey, Exploration & Prospecting	11
Taxidermy	1
Testing Labs	1
Transport Own Goods	3
Trapping Outfitting	1
Unincorporated Owner Operators	32
Union Agency	2
Vermin Extermination	1
Veterinary Surgeons	2
Video Rental	1
Waste Collection (Not Elsewhere Classified)	1
Waste Paper Collection	1
Welfare Agency	11
Window Cleaning	4
Work Experience Programs	1
TOTAL	1,552